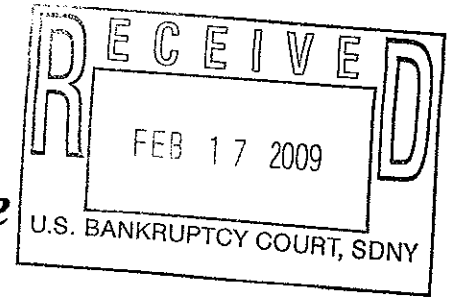


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February 12, 2009

Re: Delphi Proposal Objection

Dear sirs:

Sadly, Delphi Corporation has chosen to alienate and antagonize the group of folks that have been most loyal - those remaining in their employ (beginning with GM) for decades before accepting a mutually-agreed-upon 'early' retirement, designed by Delphi to relieve their payroll pressure. Very few of us will be old enough to transfer to Medicare within the next several years.

Many chose to retire early because of medical concerns not severe enough to make them eligible for disability coverage.

In order to continue with our existing medical coverage, we are being asked to earmark fully one-half of our monthly pension check for premiums alone!! At 58 years of age, too much of the rest of the check will be devoured by deductibles, co-pays and co-insurance amounts, and co-pays for prescription drugs. From where will the money come for mortgage or rent, utilities, food, clothing, telephone, etc.?? We don't dare tap into our miniscule 401-K ("we have pensions instead"), because not only would the withdrawal be taxable, but also the IRS would impose a 10% penalty if taken prior to reaching 59-½.

Many of the more affordable private 'individual' major-medical or comprehensive insurance plans will not even insure us for hospitalizations related to pre-existing conditions like diabetes and heart disease (or they will impose a 12-month or longer waiting period). If part-time employment was an option for us, no employer will offer any such benefits. Sure life is a gamble, but nobody can justify tens of thousands annually without the coverage we currently have.

Clearly, not well thought out, this action threatens to bankrupt all of Delphi's early retirees, without affecting older retirees or active employees at all!!! At the same time, they are attempting to entice others to retire early?? We would be better served by the elimination of our pensions, and being turned over to an entity like PBGC that could satisfy its obligations for the foreseeable future, as long as Delphi was trustworthy to continue our health care coverage meanwhile. We are all willing to compromise, and share the burden, but refuse to carry it in entirety.

Gary A. Vogt
Linda Vogt
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